EXHIBIT 7

An Introduction to Business Rules

Improving Performance through Decision Management

Henry Mirolyuz
Chubb & Son
Business Rules COE

Ian Brodie
Client Partner

Jamie Chaban
Sr. Account Executive

Donald Likeum
Systems Engineer

Mike Sawyer
Client Manager

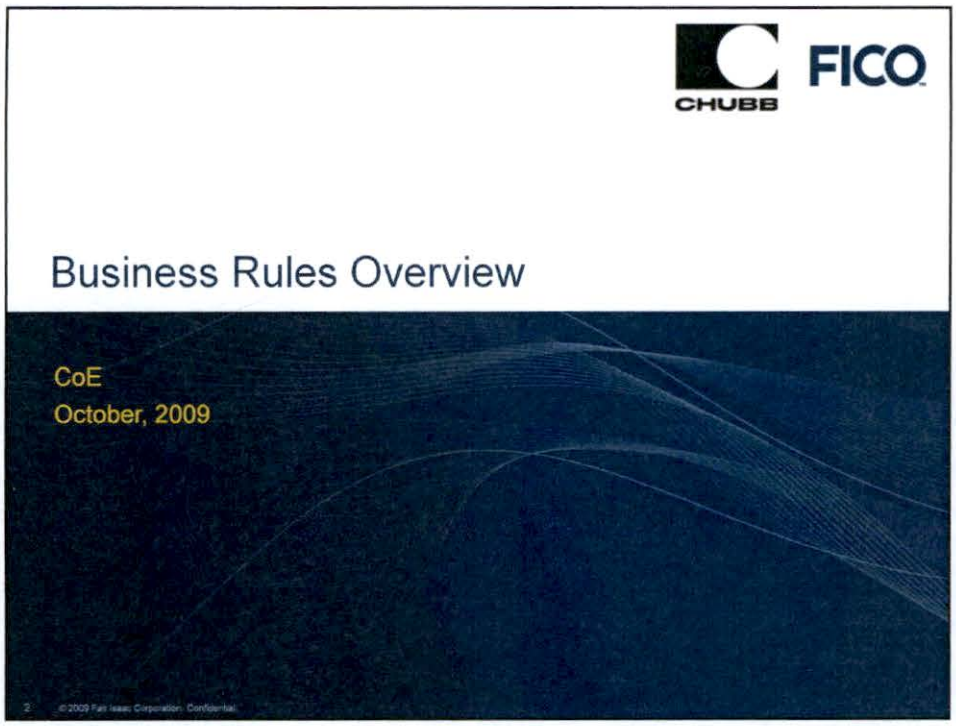
October, 2009

Confidential. This presentation is provided for the recipient only and cannot be reproduced or shared without Fair Isaac Corporation's express consent.
© 2009 Fair Isaac Corporation

CHUBB FICO

U.S. DIST COURT – MN
PLAINTIFF EXHIBIT
P-0193
Case No. 16-cv-1054-DTS

PLAINTIFF'S EXHIBIT
Mirolyuz 193
1/11/19 DM
PENGAD 800-631-6989



© 2009 Fair Isaac Corporation. Confidential.

Current Blaze Implementations

© 2009 Fair Isaac Corporation. Confidential.

CoE - Vision and Benefits

CHUBB FICO

Vision

- To provide services to the I.T. delivery teams that reduce risk and the cost profile of business rule implementations

Goals of the Center of Excellence – Business Rules (COE-BR)

- Provides value to Chubb by providing solutions and support that reduces the overall lifecycle cost of a business rules implementation.
- Provides on-going metrics that provide visibility into its utilization and its ability to reduce overall project risk and cost profiles.
- Develop a overall strategy and approach for business rules solutions within Chubb.
- Engage with Project Teams to support the delivery of projects.

Benefits & Results

- Increased business agility through broader rules adoption
- Increase the pace of rules skills development at Chubb while reducing risk to projects
- Increase the return on investment of rules-based implementations

Failure to leverage Rules technology

- Increased total cost of ownership of applications portfolio
- Decreased agility and adaptability of the application portfolio

© 2009 Fair Isaac Corporation. Confidential.

Business Rules EcoSystem Summary

- Goals
  - Provide a high-level framework to select the "best-fit" rules technology option across the insurance value chain
  - Apply the framework on illustrative scenarios to ascertain the best-fit rule solutions
- Extensive details on the model are provided in the package
  - **Summary Deck : BRCoE - WP - deck v1 5.ppt**
  - **Whitepaper : BRCoE Rules Ecosystem whitepaper**

© 2009 Fair Isaac Corporation. Confidential.

BR Foundational Framework

- Business Rules Frameworks
  - Provides a structured process for developing a business rules application from the early planning to the final delivery and maintenance of the application.
  - Create single knowledge repository and provides actionable, distilled insights on 'best practices' for rule-based development.
  - The guidelines and templates included in the framework aims to shorten the learning curve, drive consistencies in processes and reduce effort duplication
  - Helps to determine size, complexity and cost of the project
  - Enables efficiently harvest and analyze business rules by utilizing standard rules templates and guidelines
  - Defines business rules test strategy

© 2009 Fair Isaac Corporation. Confidential.

BR CoE Wikipedia site

Phases	Scope	Define	Design	Develop	Test	Deploy
Role	Project Manager	Business Analyst	Rule Architect	Rule Writer	Quality Control	

- All information regarding BR Framework is available on BR CoE Wiki site
- Wiki site URL is **http://cbwiki.chubb.com/coe/index.php/Business_Rules_Foundational_Framework**
- Information on each page is organized and can be accessed either by SDLC phase, by individual's role in the project, or combination of both
- Navigation bars on top and bottom of each page as shown on slide allow for easy navigation between the pages

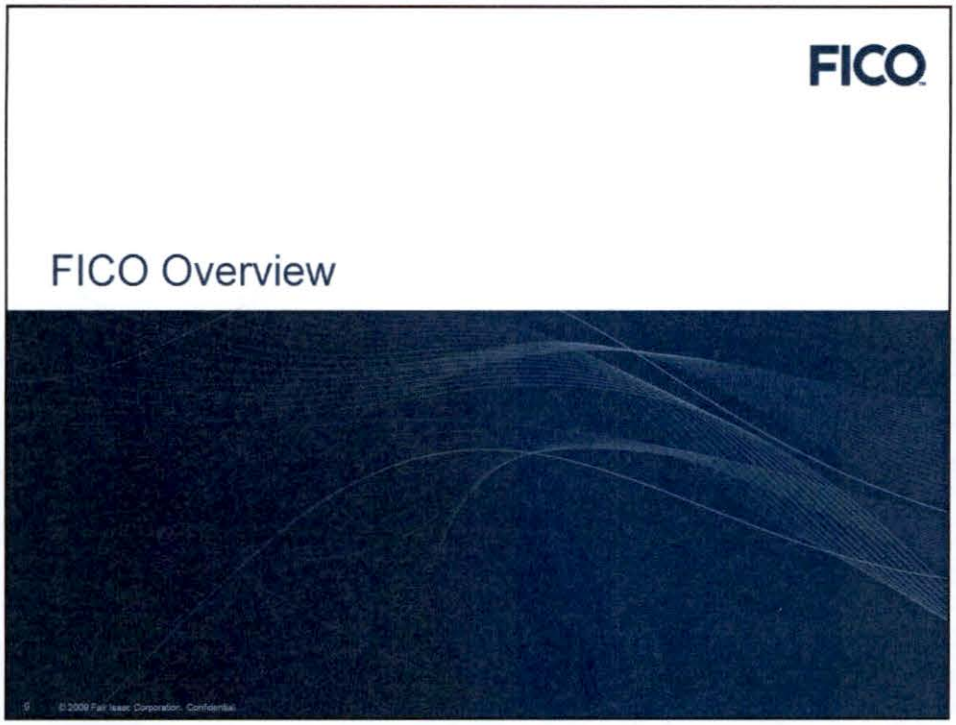
BR CoE Framework	Phases					
Roles	Scope	Define	Design	Develop	Test	Deploy
Project Manager	Details	Details	Details	Details	Details	Details
Business Analyst	Details	Details	Details			
Rule Architect	Details	Details	Details	Details	Details	Details
Rule Writer/Developer			Details	Details	Details	Details
Quality Control			Details	Details	Details	Details

© 2009 Fair Isaac Corporation. Confidential.

Agenda

- » FICO Overview
- » Introduction to Decision Management
- » Enabling Decision Management
  - » Improve Agility & Consistency with **Business Rules Management**
- » Optional FICO Component Explanations
  - » Increase Precision with **Predictive Analytics**
  - » Find the Best Strategy with **Decision Optimization**
- » Questions

© 2009 Fair Isaac Corporation. Confidential.



© 2009 Fair Isaac Corporation. Confidential.

We occupy a unique position in a growing field, Decision Management.

© 2009 Fair Isaac Corporation. Confidential.

© 2009 Fair Isaac Corporation. Confidential.

What is Decision Management?
FICO's Point of View

FICO

Decision Management (DM) is an approach to improve, automate and connect organizational decisions to enhance business performance through the application of a number of key technologies

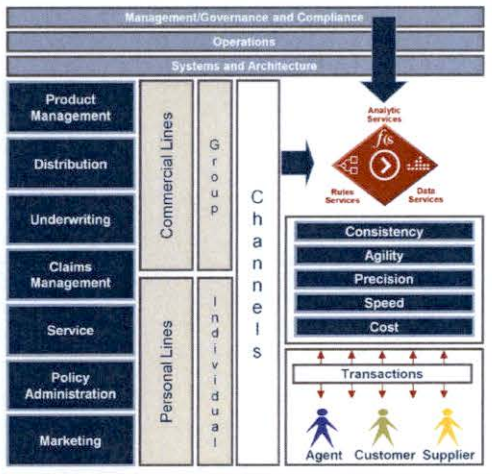
DIMENSIONS OF DECISION MANAGEMENT	
	Precision: accurate predictions permit more accurate actions and treatments allowing better management of risk, costs, losses, etc.
	Consistency: consistent decisions and customer treatment, driving a consistent customer experience regardless of contact or request
	Agility: flexible decisions and processes enables faster responses to changes in customer behavior, economic drivers, competition, regulation
	Speed: at the core of improvements in automated processes is the need to make decisions in real time
	Cost: control of decision unit and business costs improves overall business performance driving profitability
DECISION MANAGEMENT ENABLING TECHNOLOGIES	
	Decision Control: Business Rules Management (Blaze Advisor)
	Analytics: Predictive Modeling and Strategy Optimization
	Data: Access, Delivery and Transaction Processing

© 2009 Fair Isaac Corporation. Confidential.

FICO View on Decision Management in Insurance

Enable Effective and Efficient Decisions

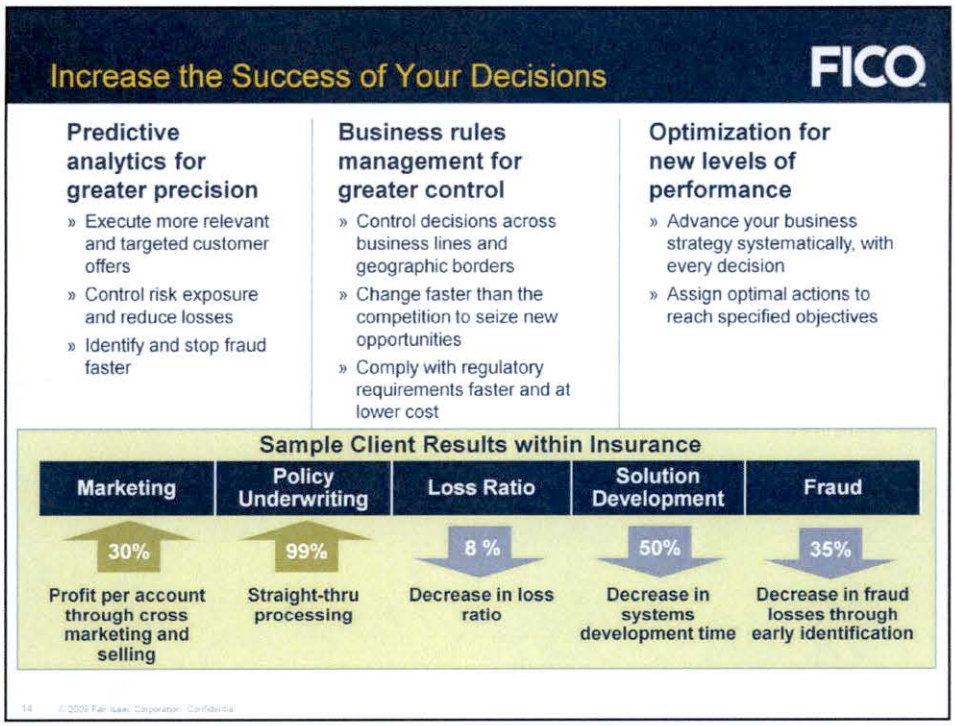
FICO



Multiple, data-rich, interlocking processes, where thousands of complex rules and analytically-based decisions are made provide the ideal environment for Decision Management.

- Combine ***best-of-breed analytics, decision management technology, information strategy, and business control*** to enable
  - Smarter ***targeting. Acquisitions and retention*** of customers in online, direct, and intermediary environments
  - Profit-optimised ***underwriting, tiering, and pricing***, deployed at the point of sale
  - ***Automation*** of new business, policy changes and renewal process
  - Improved ***claims management consistency, accuracy and speed*** via ***straight through processing*** and enhanced decisioning
  - Precise ***fraud detection*** and ***automated action***
- Give ***business users control over operational decision strategies*** and help them utilise information and data more effectively
- Give ***technical users tools*** to quickly manage ***analytics and rules*** across environments
- Enable consistent, enterprise-class platform for ***rules management across functional areas***

© 2009 Fair Isaac Corporation. Confidential.

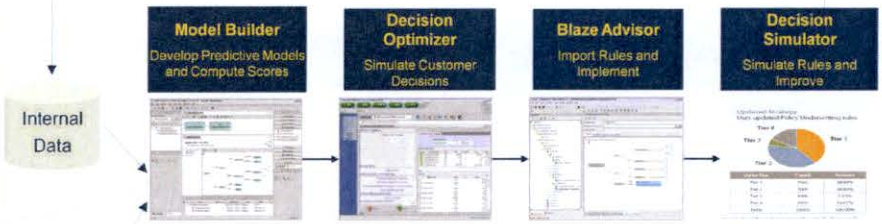


Our solutions are based on three core technologies. Any ONE of these technologies can deliver outstanding results – our sweet spot is integrating them to transform the way our clients make decisions.

© 2009 Fair Isaac Corporation. Confidential.

FICO Offers an Integrated Suite of Decision Management Applications

FICO



- Define key characteristics by modeling customer risk / profits, elasticity and competitive pricing
- Pricing model – develop the based on claims experience
- Elasticity model – at what prices will the specific customer segment buy insurance

- Iteratively identify the appropriate treatments for the identified customer segments
- For example, customer segment A and B have the same risk profile
  - Segment A is extremely price sensitive and should receive price X
  - Segment B is not as price sensitive and could receive X + 10%

- Decision Optimizer identifies the appropriate treatment, which is implemented into production through Blaze Advisor
- Business users can update the rules appropriately to meet regional needs
- Measure the impacts in production and adjust

- Run "what if" analysis for rule changes utilizing historical data
- Business users can update the rules based on simulations to ensure desired outcomes are obtained

© 2009 Fair Isaac Corporation. Confidential.

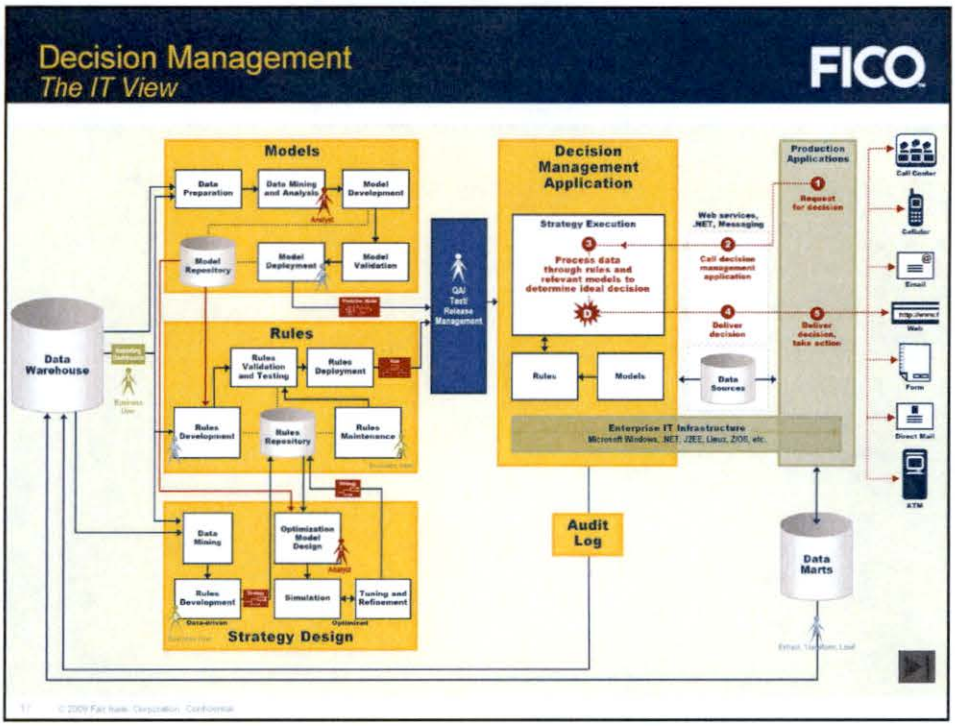
FICO Technologies Help Insurers Achieve the Competitive Advantage of Connected Decisions

FICO

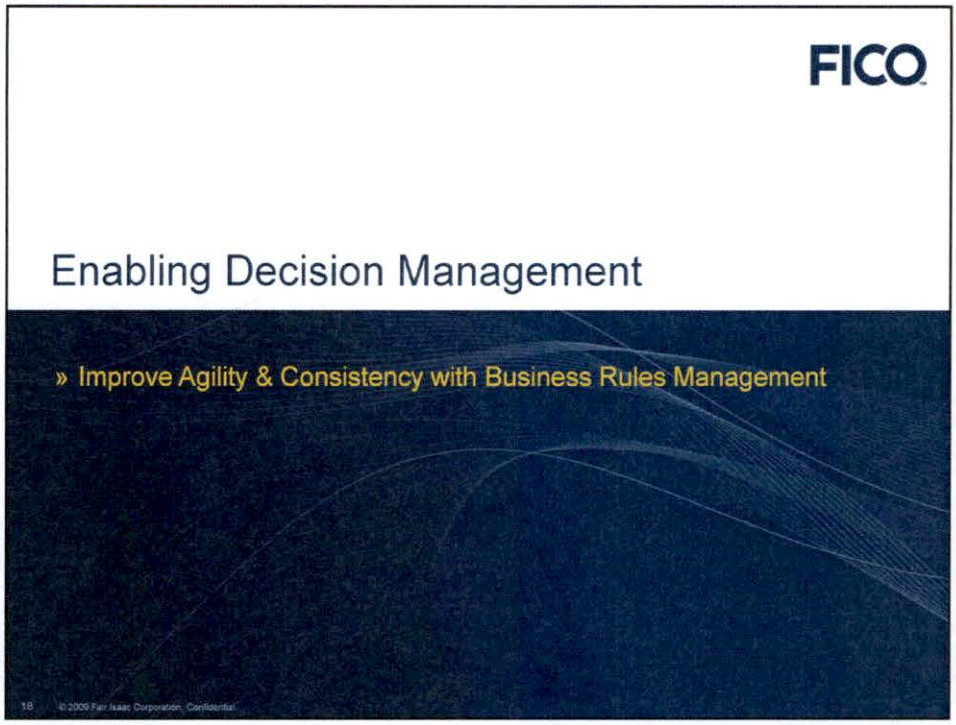
FICO Decision Management Solutions	Key Benefits to the New Business Process
FICO Blaze Advisor Business Rules Management	»Automates the underwriting process by incorporating a carrier's underwriting guidelines within the rules repository »Improves the agility of new business and product development processes by giving business managers more control »Allows for consistent decision making across the underwriting decision lifecycle »Allows carrier's to scale their business without the need to add additional underwriting staff
FICO Predictive Analytics (Industry-Standard Scores and Custom models)	»Improves the precision of existing rating methodologies; assists existing underwriting systems to make more accurate decisions »Improves a carrier's ability to predict or anticipate a customer's reaction to discrete offers »Allows carriers to analyze customer acquisition and attrition patterns and make predictions based on those patterns to acquire and retain customers
FICO Decision Optimization	»Improves a carrier's ability to develop business strategies based on an optimized view of business objectives and associated constraints »In some cases allows carriers to incorporate strategies real-time

16 © 2009 Fair Isaac Corporation. Confidential.

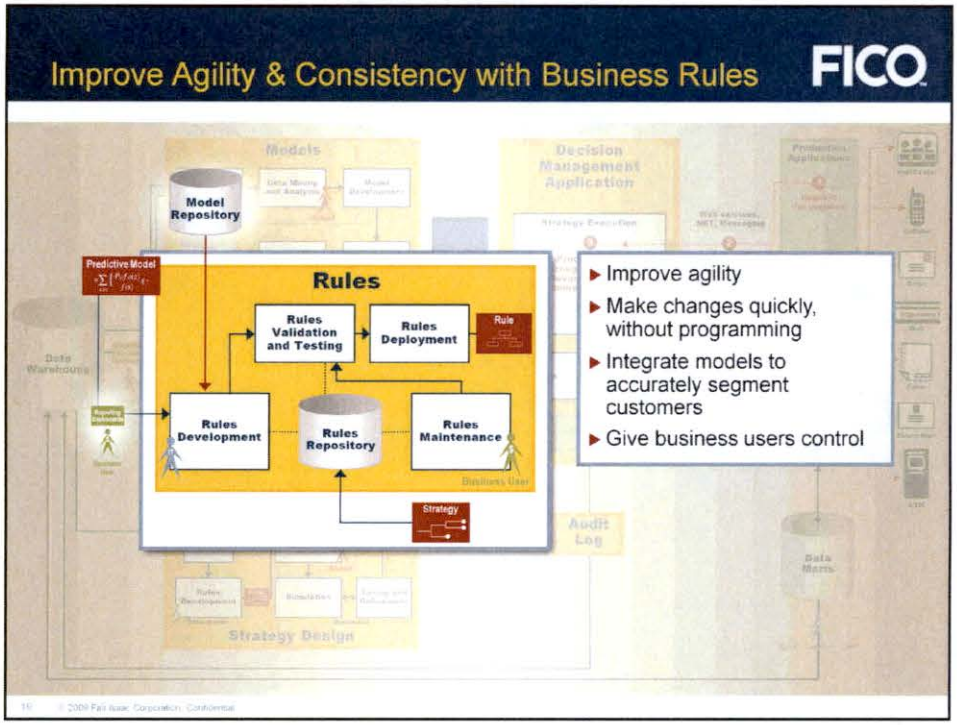
© 2009 Fair Isaac Corporation. Confidential.



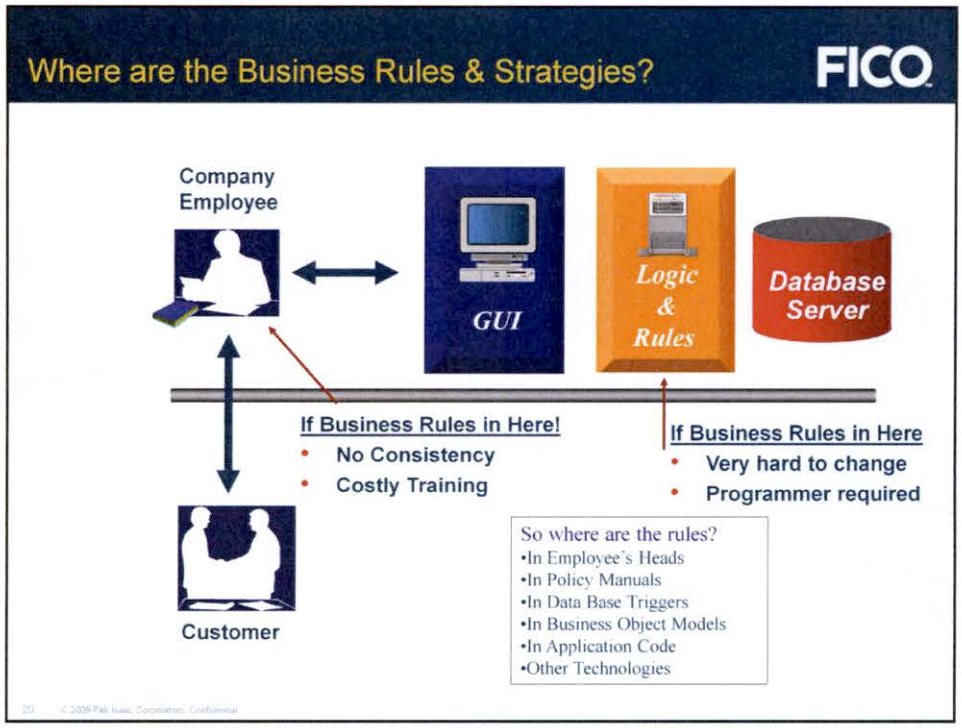
© 2009 Fair Isaac Corporation. Confidential.



© 2009 Fair Isaac Corporation. Confidential.



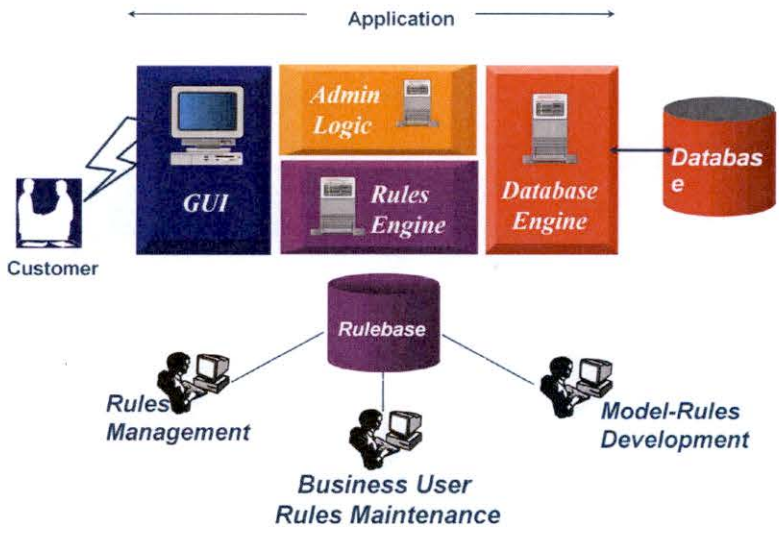
© 2009 Fair Isaac Corporation. Confidential.



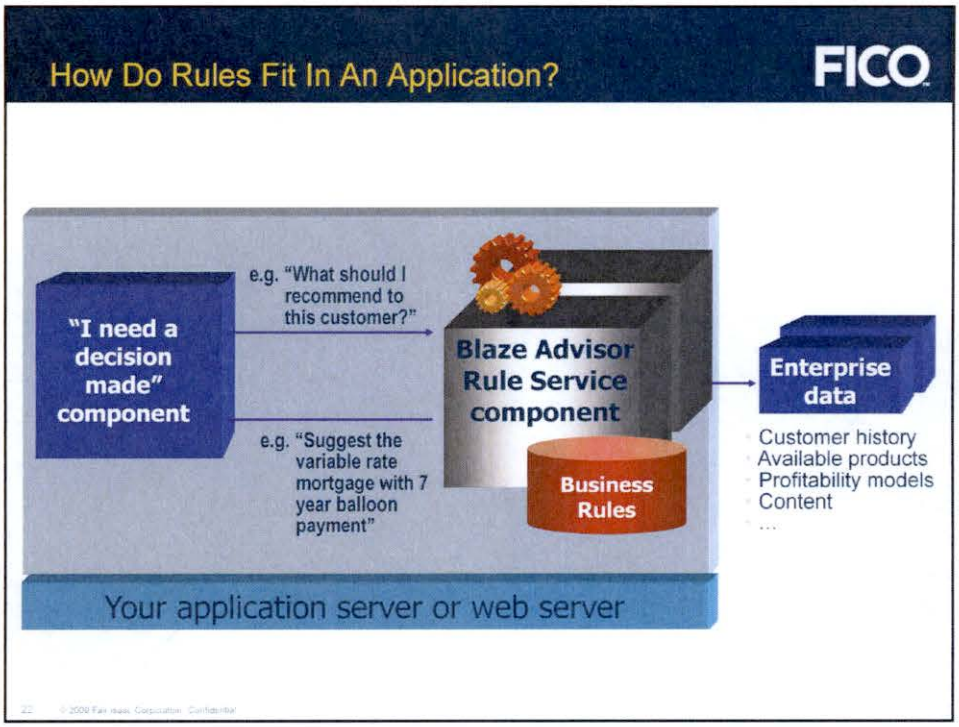
© 2009 Fair Isaac Corporation. Confidential.

Externalizing Data, GUIs, and Rules/Logic

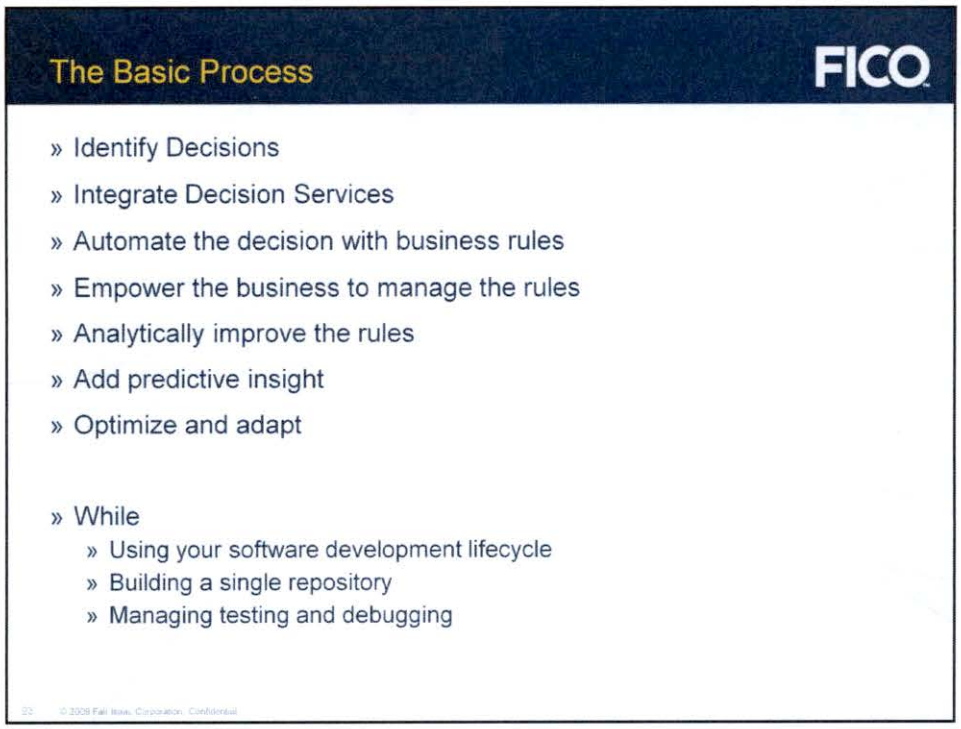
FICO



© 2009 Fair Isaac Corporation. Confidential.



© 2009 Fair Isaac Corporation. Confidential.



Empower content authors with templates

- Provide flexible levels of control over content authoring
- Create complex templates by combining simpler templates
- Define templates once and re-use everywhere

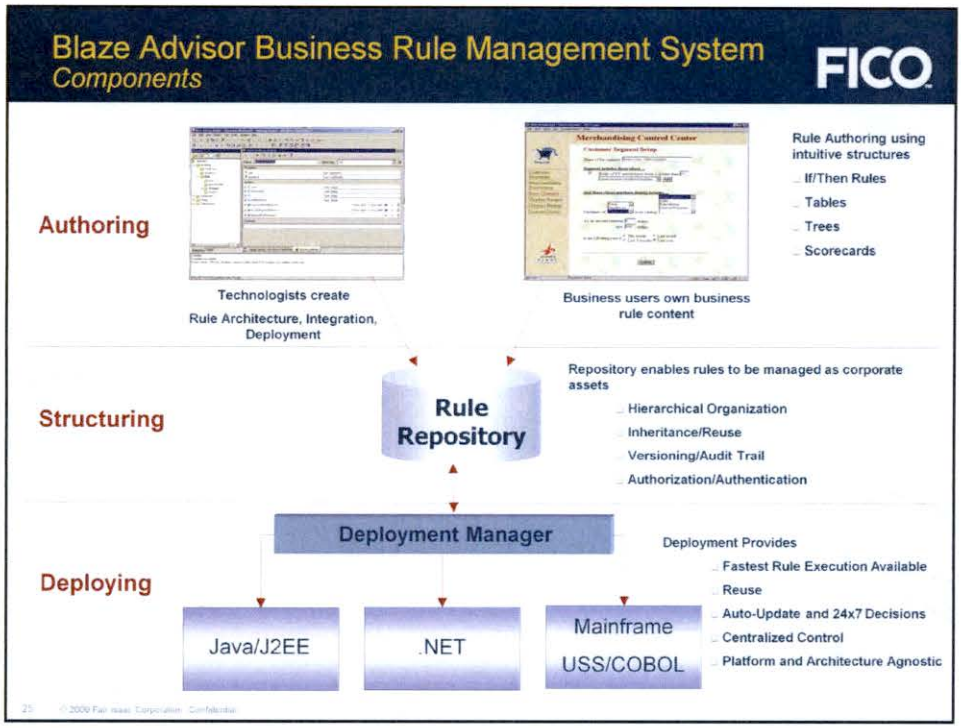
Auto-generate content authoring environment from templates

- Rule Maintenance Application Generator automatically generates complete authoring applications from templates

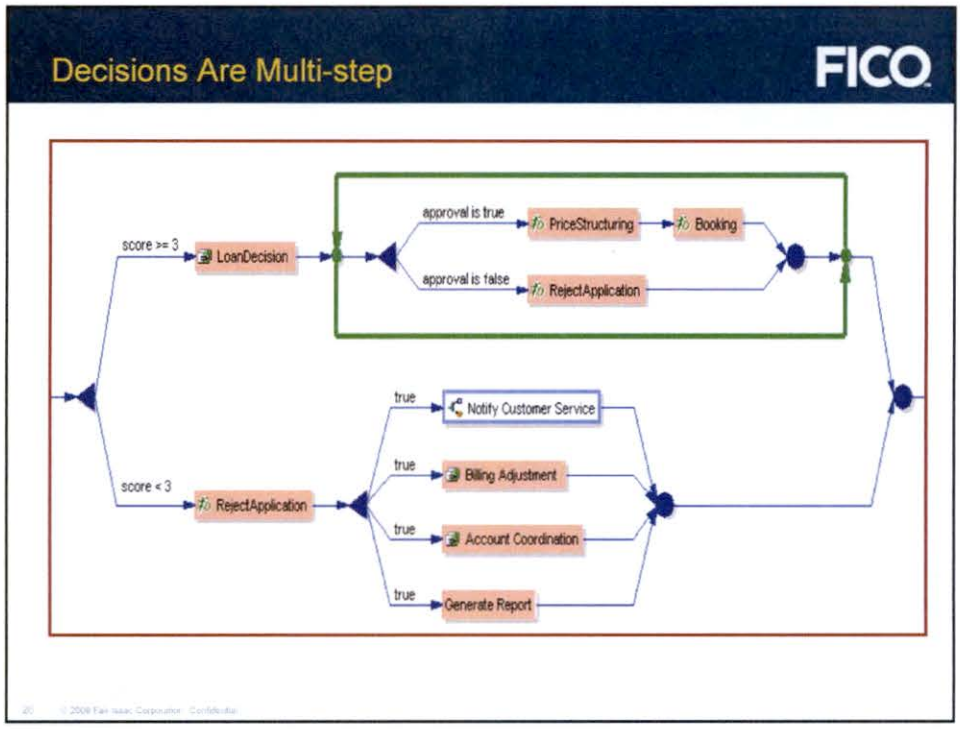
Blaze Advisor is the leading Rules management technology for managing and automating business decision separate the business rules from the complex programming code of their systems that control other aspects factors and reduce total cost of ownership in day to day operations.

Automating decisions is the idea of consistently applying the same business practicies under the same cond

© 2009 Fair Isaac Corporation. Confidential.



© 2009 Fair Isaac Corporation. Confidential.



Business processes are multi-step and often complex

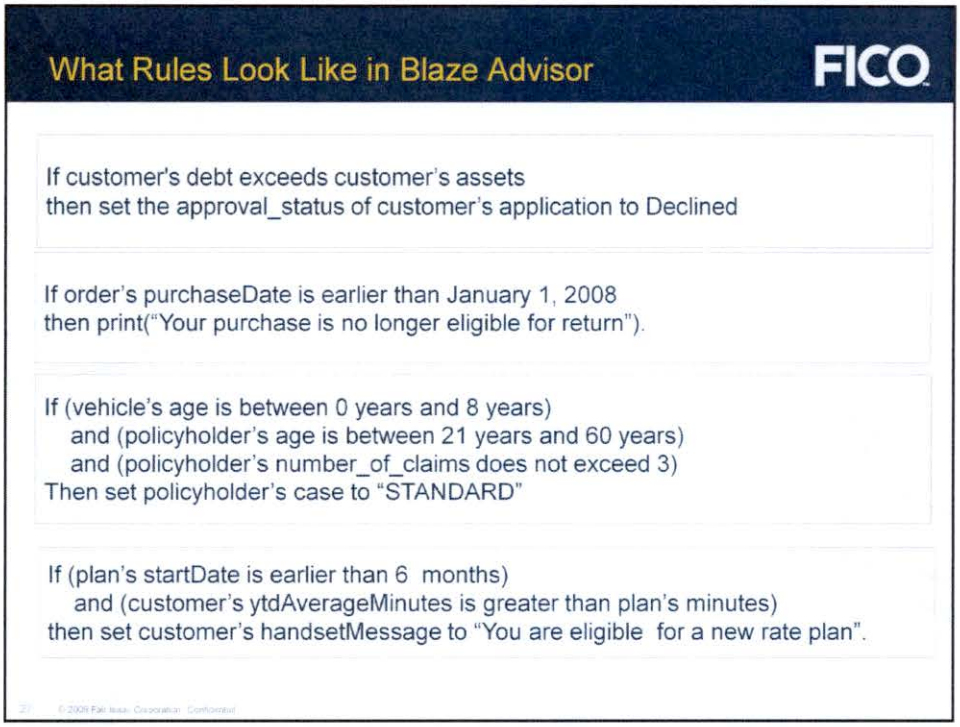
As an example of a complex business process – consider the pricing of insurance. Several steps are involved in coming up with a single number

Blaze Advisor handles rulebases of this level of complexity and much more.

Being able to define a process flow for rules is key. You must be able to define a sequence, drill down into more detail and specify the rules for each step to support not just business process automation (doing the same thing consistently, time and again), but "business process personalization" where the process can adjust to unique factors in individual situations.

Ruleflows are designed in Blaze Adviso. This layout is actually interpreted by the development environment and used to control the flow of execution. Ruleflows can include conditional branching to choose the next step, they can incorporate looping conditions to repeat steps until parameters are satisfied, and they can include calls to external functions or to other ruleflows, for complex functionality expressed in easy to interpret layers.

In the development environment, the ruleflow also acts as an entry point to the rulesets and their rules, by letting you click on a step to edit the underlying components.



Business rules are simply statements of the way you want to conduct business under different circumstances. Here are some examples, expressed in actual Blaze Advisor structured rule language - SRL… the "programming code" Blaze Advisor uses to write rules. Also, rules may be expressed in a number of other ways, many of which are graphical in nature. I'll show you these ways in the next few slides. You'll see that most rules have an "if x is true – then do y" structure to them. This is a natural way to think about business… "Under certain conditions, take an appropriate action." There are also "whenever x happens - then do y" type rules… these are useful for monitoring events and taking an action when something changes or passes a particular threshold. Take a look at the third example – this is an actual business rule being used by a Blaze Advisor customer in Malaysia.

The Rule Syntax Has Power

FICO

If **at least** 2 children satisfy age < 8
then set discount to 0.25.

If Product's ID **does not start with** "SPX"
then the PromotionStatus of the Product is False.

If the name of the customer is **unknown**
then print("Please enter your name").

If order's purchaseDate **is earlier than** 'January 1, 2004'
then print("Your purchase is no longer eligible for return").

SeniorMale **is any** customer **such that** (age > 65 and gender is Male).

If the **max** of the weight **of every** bag is less than 100
then the status of the cargo is "OK"

© 2009 Fair Isaac Corporation. Confidential.

Which Would You Rather Maintain?

FICO

If customer is GoldCustomer and Home_ Equity_Loan_Value is more than $100,000 then special_loan_discount = 0.5%

```
public class Application {
   private Customer customers[];
   private Customer goldCustomers[];
   ...
   public void checkOrder() {
      for (int i = 0; i < numCustomers; i++) {
         Customer aCustomer = customers[i];
         if (aCustomer.checkIfGold()) {
            numGoldCustomers++;
            goldCustomers[numGoldCustomers] = aCustomer;
            if (aCustomer.getCurrentOrder().getAmount() > 100000)
            aCustomer.setSpecialDiscount (0.005);
          }
      }
}
```

29 © 2005 Fair Isaac Corporation. Confidential.

Changing the Rules

FICO

» Rule maintenance must be:
- » A business function
- » Familiar
- » Integrated
- » Secure & controlled

I want to relax my contract terms violation policy

I want to be able to promote a new product combination

So you business-types want to be able to change your business rules?

I need to add the new regulations

© 2009 Fair Isaac Corporation. Confidential.

Flexible Authoring:
For True Business Rule Management

FICO

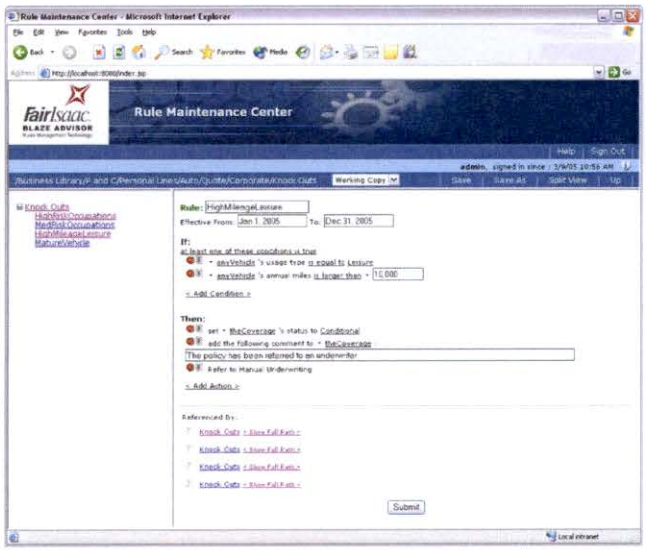
- Centralized and consistent rules management across platforms
  - Author platform independent rules
  - Deploy decision services to any platform from a single definition
- Simplified authoring for subject matter expert
  - Shield authors from OM concepts and programming structures
  - Auto-generate content authoring environment
  - Model business processes graphically
- Complete set of validation tools
  - Full set of tools to graphically explore relationships between rules and data
  - Automatically generated reports for conflicts, performance, and project contents
  - Search repository using metadata and custom criteria
- Governed rule access
  - Read/Write privileges by role
  - Limit content views by user

31 © 2009 Fair Isaac Corporation. Confidential.

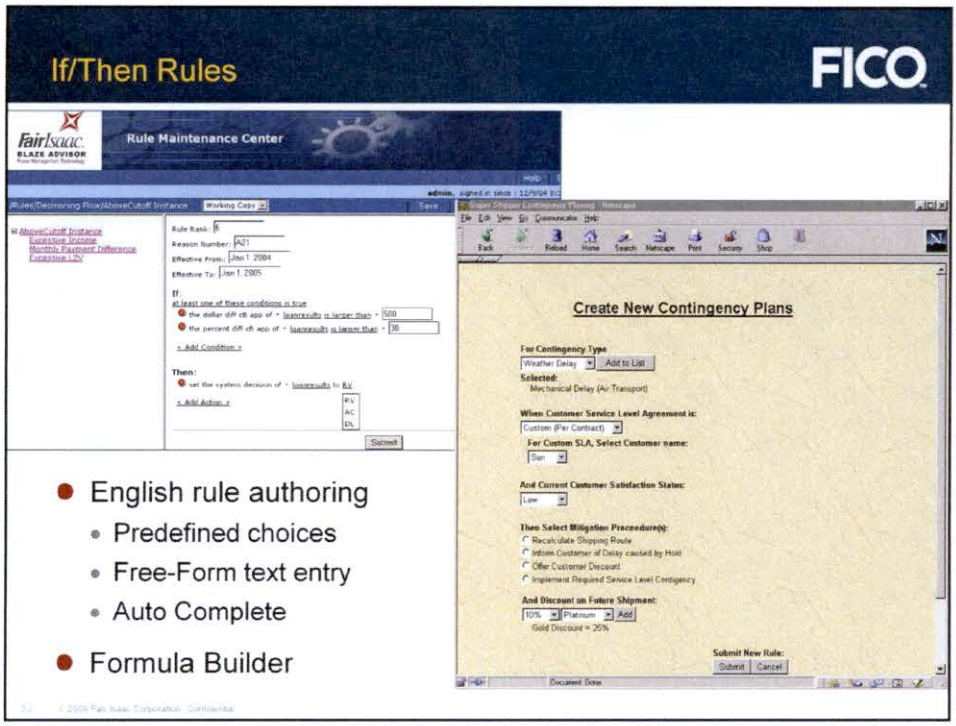
© 2009 Fair Isaac Corporation. Confidential.

Auto Generated Rule Authoring Environment

FICO



© 2009 Fair Isaac Corporation. Confidential.

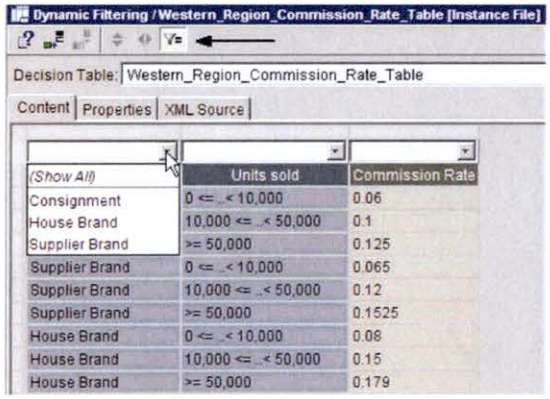


© 2009 Fair Isaac Corporation. Confidential.

Decision Tables

FICO

- Charts and lookups
- Match business processes and existing methods
- Easy definition and maintenance
- Reduce numbers of independent business rules
- Applications such as shipping fees, actuarial tables, etc.
- Filters to control display
- Visual table comparison



© 2009 Fair Isaac Corporation. Confidential.

Scorecards for Additive Models

FICO

» Easy to deploy analytic models

» Expose to business users to view and/or maintain models

Characteristic	Baseline Score	Description
netFractionInstallment	-13	Net Fractional Installment
percentLinesNeverDelq	19	Percent Trade Lines Never Delq

Bins	Range	Description	Score	Unexpected	Reason Code	Reason Message
0-64	0 <= _ < 64	0-64	4	☐	TL	Percent Trade Lines Never Delq
65-74	65 <= _ < 74	65-74	18	☐	TL	Percent Trade Lines Never Delq
75-79	75 <= _ < 79	75-79	18	☐	TL	Percent Trade Lines Never Delq
80-84	80 <= _ < 84	80-84	20	☐	TL	Percent Trade Lines Never Delq
85-89	85 <= _ < 89	85-89	24	☐	TL	Percent Trade Lines Never Delq
90-94	90 <= _ < 94	90-94	26	☐	TL	Percent Trade Lines Never Delq
95-99	95 <= _ < 99	95-99	26	☐	TL	Percent Trade Lines Never Delq
100	100	100	26	☐	TL	Percent Trade Lines Never Delq
All Other			19	☑	TL	Percent Trade Lines Never Delq

numOpenLinesWithBal	14	Num Rev/Open Trade Lines With Balance
avgMonthsInFile	45	Average Months In File
numTradesHigh	21	Num Bk/Natl Trades w/Bal 75% High Credit
numLinesOpenedLast12	11	Num Trade Lines Opened in Last 12 Mos
numInquiriesLast7	15	Num Inquiries 0-5 Excluding Last 7 Days
netFractionRevolving	19	Net Fraction Revolving Burden
monthsSinceLastDelq	12	Months Since Most Recent Delq
numTL60_Last12	22	Num TL 60+ Ever & Derog Pub Rec

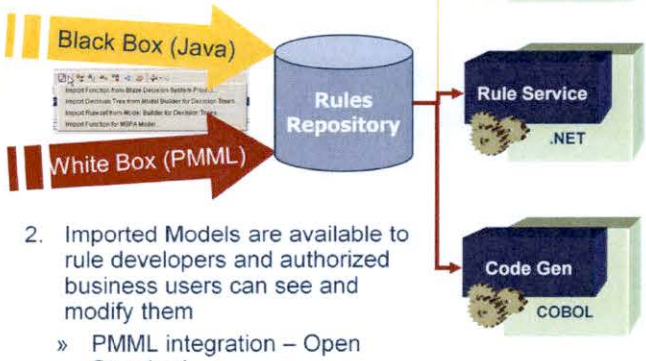
© 2009 Fair Isaac Corporation. Confidential.

Blaze Advisor Can Import Analytical Models

FICO

Predictive Modeling Tools

1. Imported Models are executed as Java components in the decisioning service. Rule developers and business users cannot see / modify them



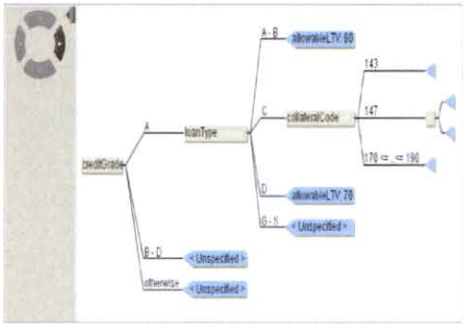
2. Imported Models are available to rule developers and authorized business users can see and modify them
   - » PMML integration – Open Standard

© 2009 Fair Isaac Corporation. Confidential.

Decision Trees

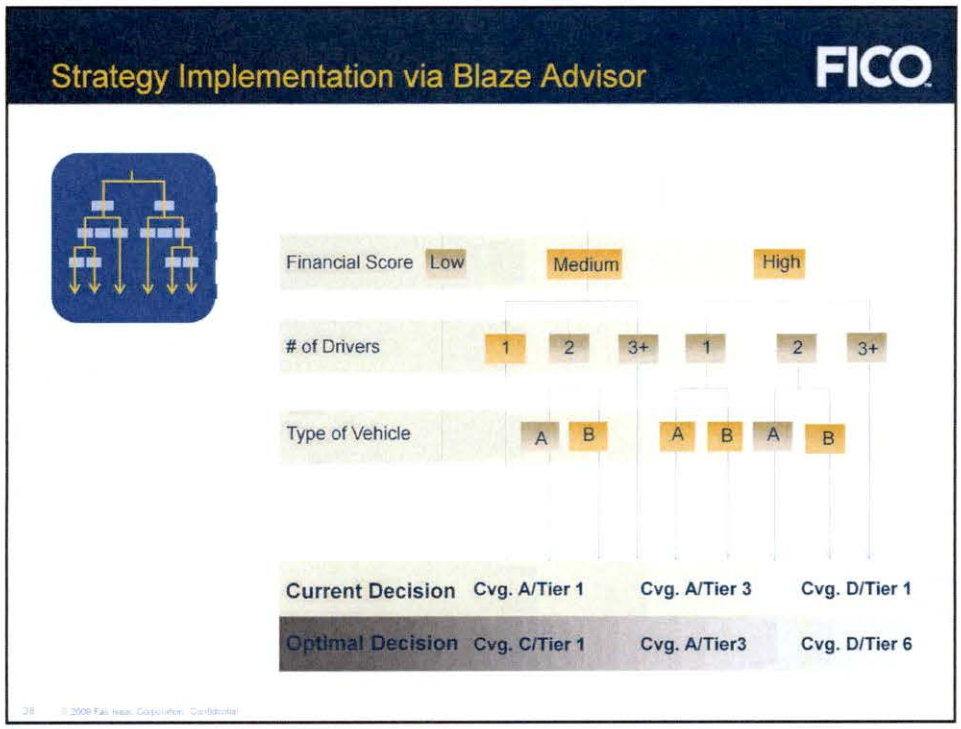
FICO

- Conditions on branches, Actions on nodes
- Uses business terminology to define conditions, actions
- Graphical point-and-click development and maintenance
- Visual difference comparison
- Wizard-based set-up
- Rule Maintenance Application support using applet technology



Auto-scaling UI always shows full sub-tree, regardless of scale

© 2009 Fair Isaac Corporation. Confidential.



© 2006 Fair Isaac Corporation. Confidential.

Proper Structuring:
Promotes Enterprise Use of Rules

FICO

- Make business rules available throughout the enterprise
  - Proper repository organization drives reuse, access control, enterprise adoption
- Reuse business rules and components to quickly address new business areas
  - Reuse enables corporations to rapidly address new opportunities by leveraging existing logic (new product definition, marketing campaign, LOB)
- Keep a complete history and audit log of all changes to rules
  - Version control enables support for roll-back and audit trails on changes
- Provide content authoring to a broad audience
  - Access control safely allows content owners from across the corporation to access rules
- Support staging and release management requirements
  - Stage and release decision services using standard SDLC processes

© 2009 Fair Isaac Corporation. Confidential.

Scalable Multiplatform Deployment:
Decision Services for the Enterprise

FICO

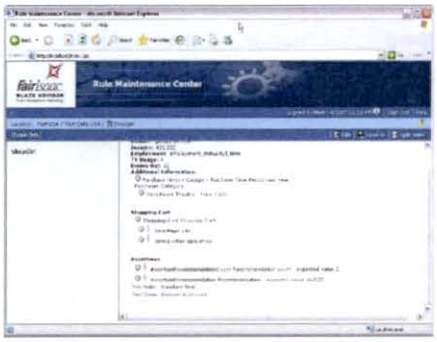
- Deploy multiple decision services and manage them centrally
  - Multiple decision services controlled through single deployment manager
  - Deployment manager detects rule updates and deploys changes automatically
- Deploy decision services across all platforms and architectures from a single source
  - Re-use decision service definitions across J2EE, .NET, COBOL
- Mission critical decision services supported with 24x7 services
  - Deployment manager provides control and management of rules in the production system.

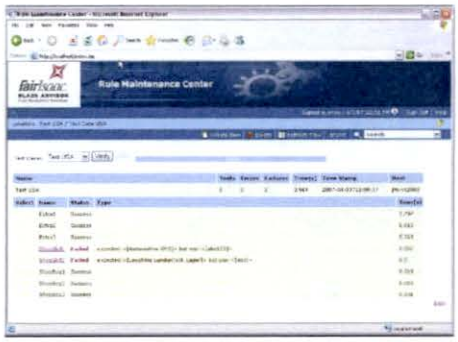
© 2009 Fair Isaac Corporation. Confidential.

Testing via brUnit

FICO

- Business users can test rule changes in the RMA
  - Business users configure and run test cases
  - Execution of previously defined test cases to ensure logic integrity
  - Test cases can run many data scenarios to provide "what-if" analysis





41 © 2009 Fair Isaac Corporation. Confidential.

The second scenario is when business users configure and run test cases from the RMA. This serves two purposes: we can be sure the changes made by a business user did not break any test; and it gives business users the ability to configure tests to check if a new situation behaves as expected, in consequence of a rule's change.

© 2009 Fair Isaac Corporation. Confidential.

Rule Verification Service

FICO

Validate the rule logic by patented analysis tool to check the rule conditions and actions

Testing the Conditions

- Redundant constructs
  - Unused variables, properties, functional parameters and patterns
  - Always true test conditions
  - Always false test conditions
  - Equivalent rule premises
  - Equivalent rule flow branches and rule flows
  - Subsumed rule premises (by less specific conditions)
- Missing constructs
  - Missing rules (when testing ranges and enumerations)
  - Missing rule flow branches (testing ranges of flow variables)

Testing the Actions

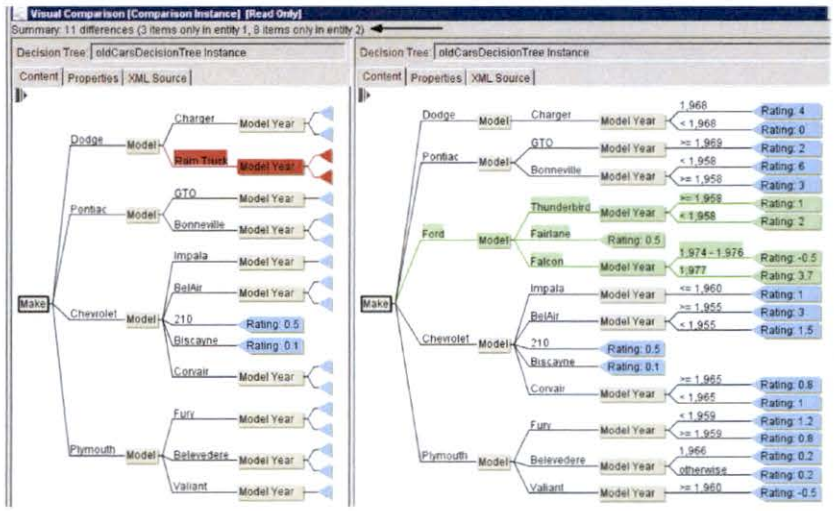
- Malformed constructs
  - Potentially un-initialized variables and properties
  - Self-contradicting test conditions
- Looping constructs
  - Infinite procedural loops
  - Redundant procedural loops
  - Rule firing cycles
- Other
  - Extremely complex rule premise
  - Semantic errors

© 2009 Fair Isaac Corporation. Confidential.

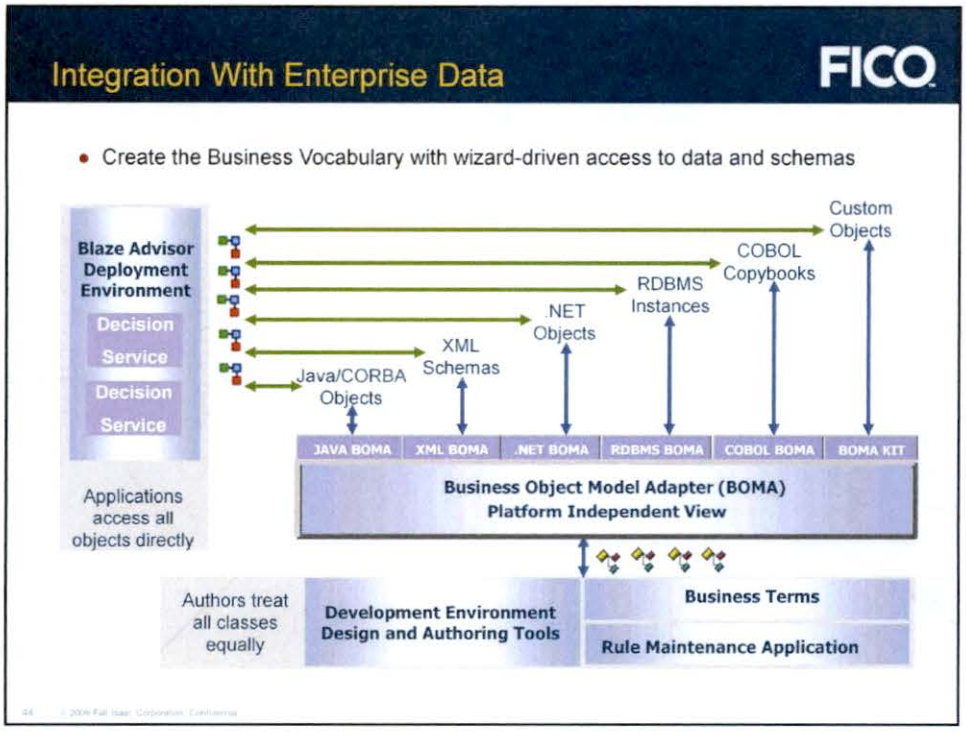
Blaze Advisor 6.7 Graphical Diff Tool

FICO

» Graphical Diff applied to Decision Tree



© 2009 Fair Isaac Corporation. Confidential.



The unique architecture of the BOMA allows:

- The development environment to treat all classes equally, using a consistent approach

- The runtime system accesses objects directly for performance

•No duplication

•No mapping

•No additional complexity.

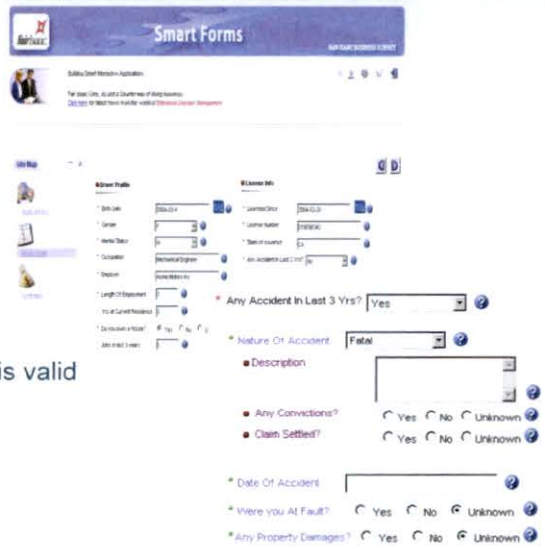
Designers can design against any object without having to worry where it came from the applications (rule maintenance or production) can access these objects in the most optimal way for high-performance.

© 2009 Fair Isaac Corporation. Confidential.

SmartForms:
Building data-driven intelligent forms

FICO

- Object Model-driven
- Validation rules
  - Required fields
  - Single field
  - Field correlation
- Trigger actions
  - Set default value
  - Invoke Web Service
- Ensures collected data is valid



© 2009 Fair Isaac Corporation. Confidential.

Why Do I Need Simulation?

FICO

Before deploying their rules, business users want to…

- Validate that their business logic produces the expected business results
- Analyze results to identify risks and opportunities to improve strategies
- Compare alternative strategies to see which best achieves business goals
- Create reports for coworkers and managers to accelerate approval process

© 2009 Fair Isaac Corporation. Confidential.

Simulate to Analyze Business Impact
Blaze Advisor Decision Simulator

FICO

Reduce risk & improve decisions before deployment

Sum	Development	Production
Description :		
Projected Revenue	1276714.00	1209886.00
Marketing Cost	848250.00	843950.00
Expected Profit	428464.00	365936.00

- Understand business impact before deploying new or updated strategies
- Avoid costly errors in strategies that might otherwise be missed
- Use actual rule results to estimate outcomes & identify opportunities for improvement
- Include simulation results within approval process to reduce time to Production

Expected Profit Comparison between Champion and Challenger Strategies

© 2009 Fair Isaac Corporation. Confidential.

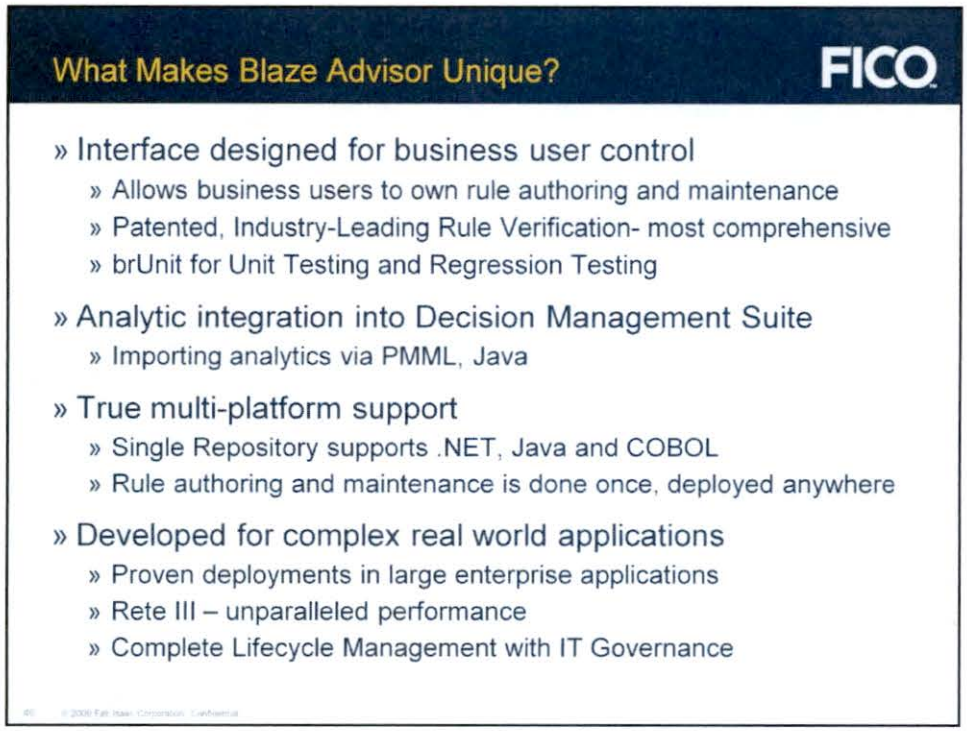
Key Benefits of Decision Simulator

FICO

- Understand business impact before deploying new or updated strategies
- Avoid costly errors in strategies that might otherwise be missed
- Use actual rule results to estimate outcomes & identify opportunities for improvement
- Include simulation results within approval process to reduce time to Production

Reduce risk & improve strategies before deploying business rules

© 2009 Fair Isaac Corporation. Confidential.



There are many features that make Blaze Advisor unique but these are some of the key ones.

Interfaces designed for business user control

- Automatically generate complete Web-based rule maintenance applications

Product maturity and technical innovation

- 18 years in rules-based technology. Blaze Advisor on 18th release in 6 years.
- First to market with Decision Trees, Web-based rule maintenance, Ruleflows...

Agility in process management

- Change rule logic at any time without interrupting production operations
- Automatically incorporate rule changes in all running systems

Developed for complex real world applications

- Manage complexity needed for multi-step decision processes
- High performance and full testing and performance monitoring

Proven deployments in large enterprise applications

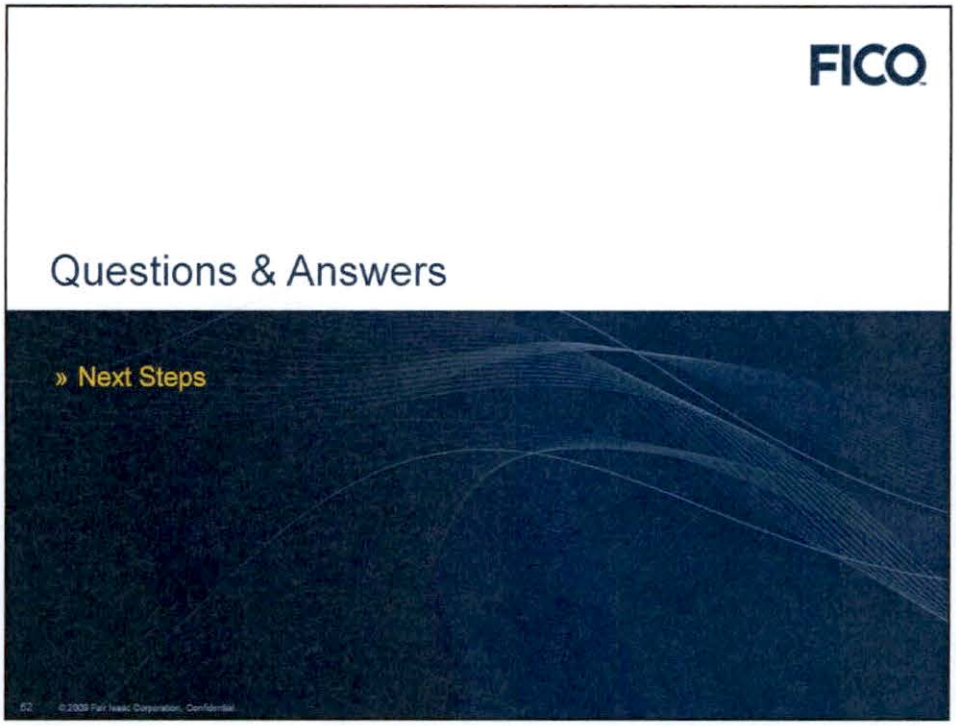
© 2009 Fair Isaac Corporation. Confidential.

Blaze Advisor Has a Track Record You Can Trust

FICO

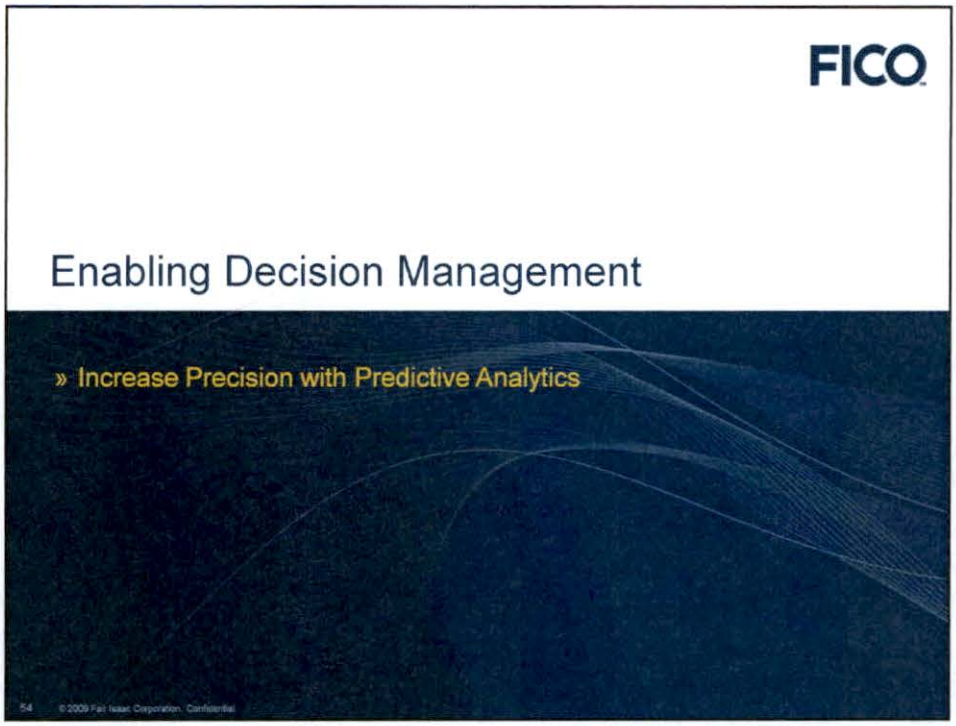
- 20+ years experience using rules management technology
- Mature and stable: Release 6.7
- Established: 500+ Blaze Advisor customers worldwide
- A strong commitment to standards & an open technology
  - WebSphere, WebLogic, Sun ONE, Oracle, JBoss app servers
  - Ant build files
  - EJB/J2EE, .NET, MTS/COM+, COBOL
  - SQL databases, XML schemas/documents
  - Service Oriented Architecture (SOA)
  - BPM Integrations - FileNet, Lombardi, Metastorm, DST, webMethods, Savvion, Fujitsu, Oracle BPEL...

© 2009 Fair Isaac Corporation. Confidential.

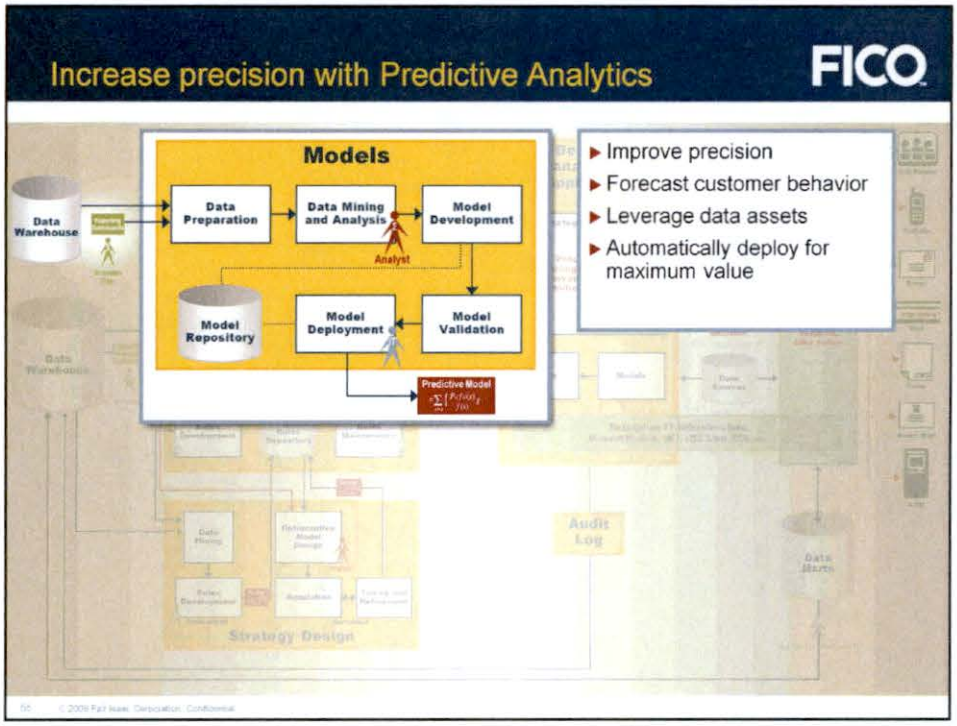


© 2009 Fair Isaac Corporation. Confidential.

THANK YOU
"Make Every Decision Count!"
October, 2009
FICO



© 2009 Fair Isaac Corporation. Confidential.



Predictive Modeling analyzes historic data in order to predict how likely it is that a customer will exhibit a specific behavior in the future. Predictive models are frequently used to boil down a large quantity of data about an individual into one number. The predictions coming out of the models are commonly used as input to decisions.

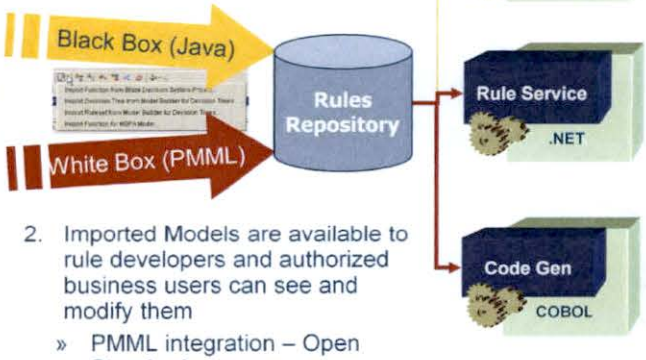
© 2009 Fair Isaac Corporation. Confidential.

Recap: Blaze Advisor Can Import Analytical Models

FICO

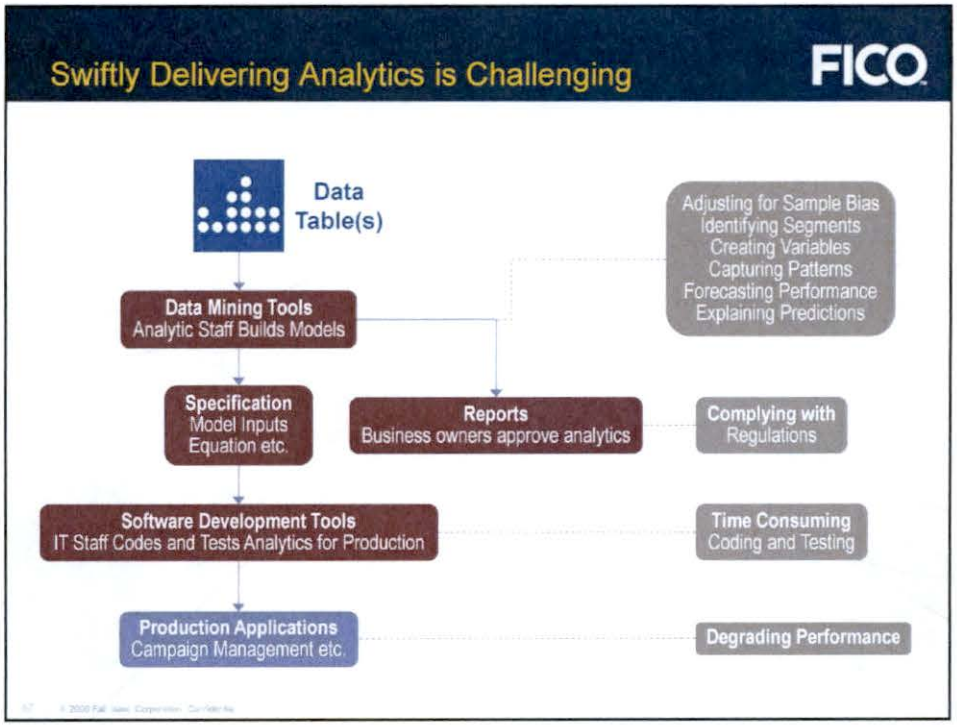
Predictive Modeling Tools

1. Imported Models are executed as Java components in the decisioning service. Rule developers and business users cannot see / modify them



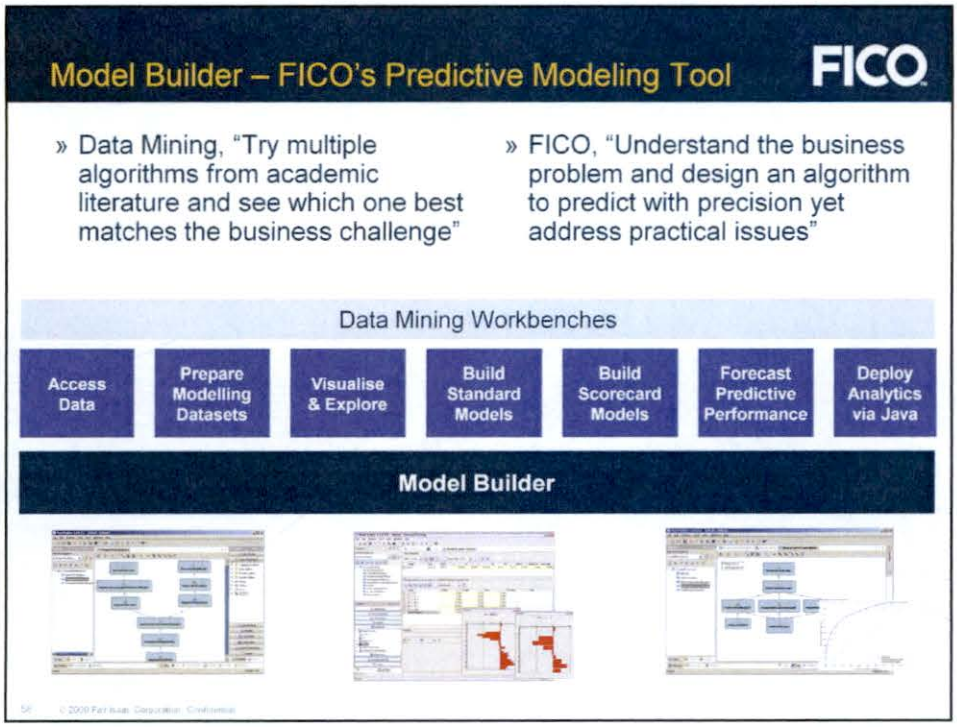
2. Imported Models are available to rule developers and authorized business users can see and modify them
   - » PMML integration – Open Standard

© 2009 Fair Isaac Corporation. Confidential.



Delivering Analytics swiftly is complicated by many different factors including the data analysis, including transparency for regulatory compliance, implementing the model in production to standard IT development and testing and degrading performance of models overtime. Fair Isaac understands these challenges and has focused on helping clients deliver analytics quicker.

© 2009 Fair Isaac Corporation. Confidential.



Model BuilderSE is comprehensive software tool that manages the entire modeling lifecycle with capabilities to access production data sources, view and analyze data, create variables, build and evaluate models, generate scores and deploy the models into production. Model Builder provides a comprehensive set of predictive modeling capabilities. By better predicting behaviors (e.g., marketing response, loan repayment, insurance losses, fraudulent transactions), leading corporations can increase the precision of their data-driven decision applications. The result can be a substantial impact on the bottom line.

In addition to facilitating the entire modeling lifecycle, Model Builder allows organizations to beneift from some of Fair Isaac's analytic innovations that include Segmentation ART™ and Data Spiders

SEGMENTATION ART: Adaptive Random Trees (ART) is a tool to help analysts find the best way to segment a population for the development of scorecards

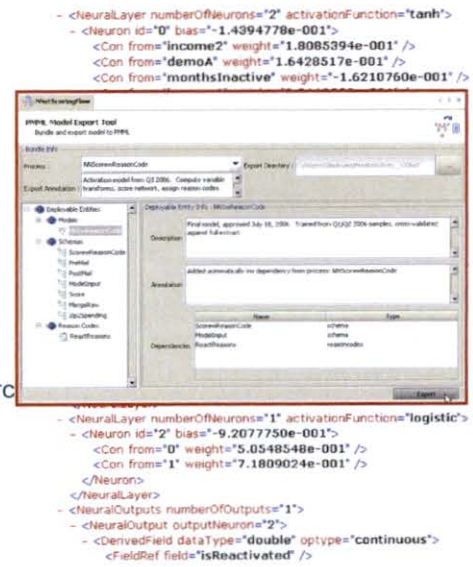
DATA Spiders: Automatically searches through data to find metrics that can help predict people's future behavior

© 2009 Fair Isaac Corporation. Confidential.

Predictive Model Markup Language (PMML)

FICO

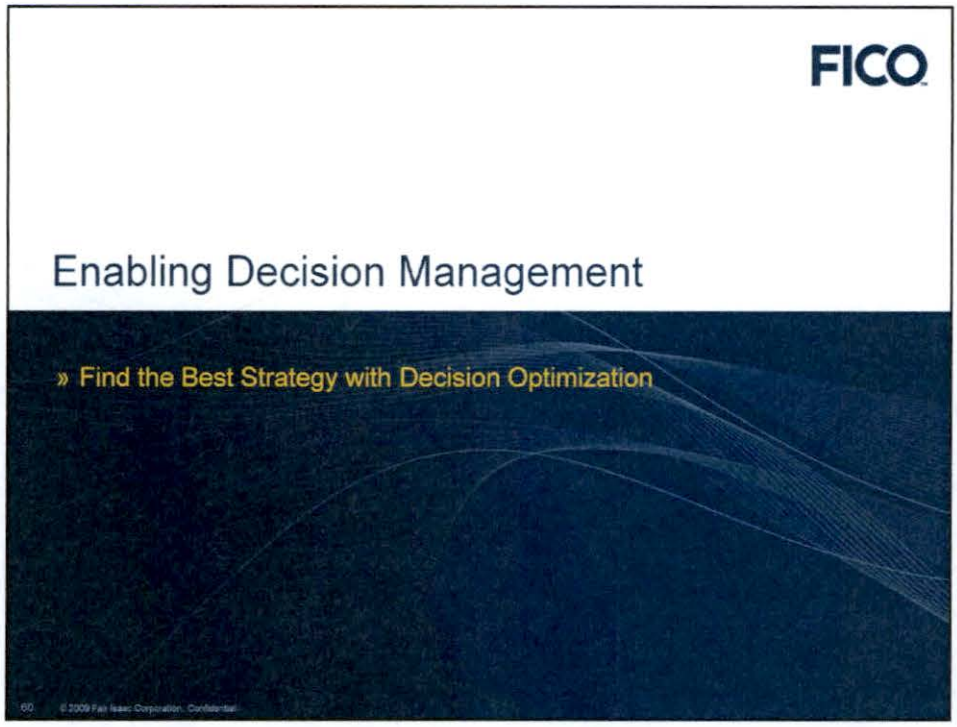
- Capture model suite in PMML
  - Model weights & structure
  - Reason codes
  - Input & output interfaces
  - Model types included:
    - Scorecard
    - Linear regression
    - Logistic regression
    - Neural network
- Document critical metadata
  - Trace exported bundle to sourc project and model developer
- Import to Blaze Advisor 6.7



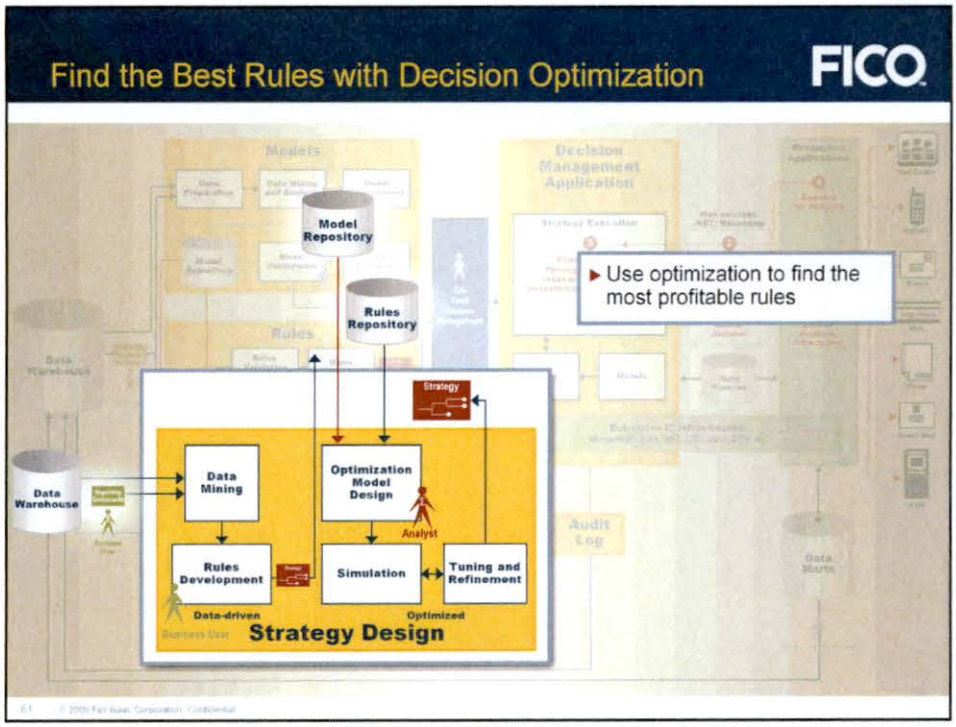
Another key enhancement found in MB 3.5 is its new ability to export a rich model export bundle in PMML format. MB has always had the ability to deploys its models as compiled Java JAR files, and as you saw this morning, this sets up neatly in Blaze Advisor for a "black box" rule service.

With MB 3.5 and (upcoming) BA 6.5, we provide the "white box" deployment of predictive models.

© 2009 Fair Isaac Corporation. Confidential.

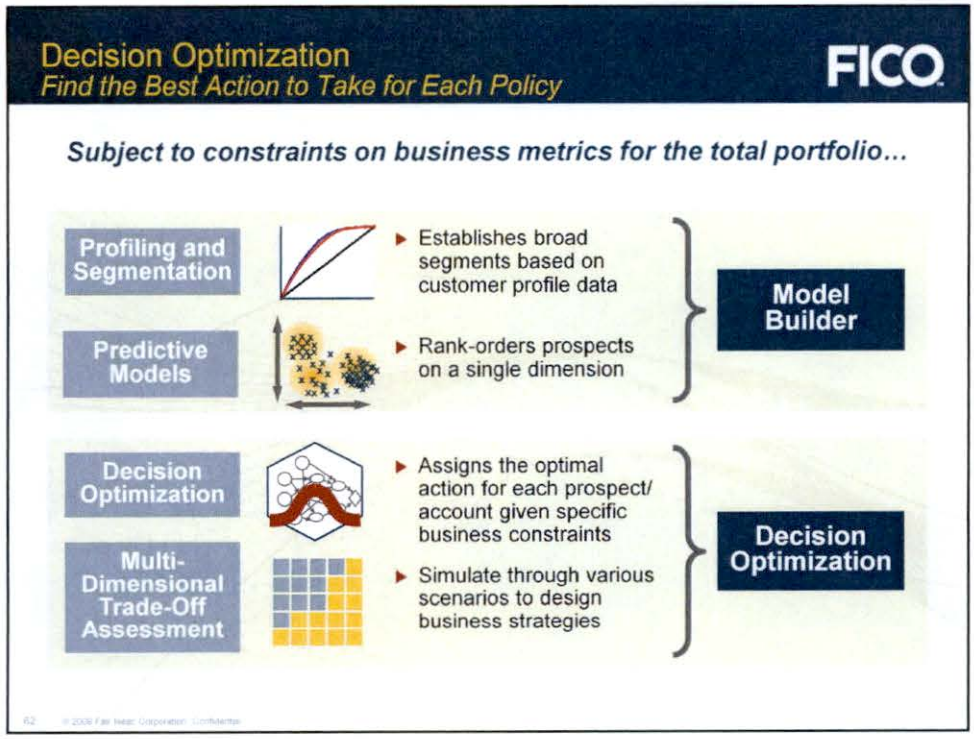


© 2009 Fair Isaac Corporation. Confidential.



Once you have a set of predictive models the next step in the progression is to develop optimal strategies based on business objectives and constraints to develop the best rules to drive business results.

© 2009 Fair Isaac Corporation. Confidential.

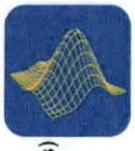


Decision Optimizer lets you optimise business actions based on resource constraints, behavioural and economic measures, and business objectives. Decision Optimizer incorporates uncertainties and risk to design a single best strategy for achieving your business goals

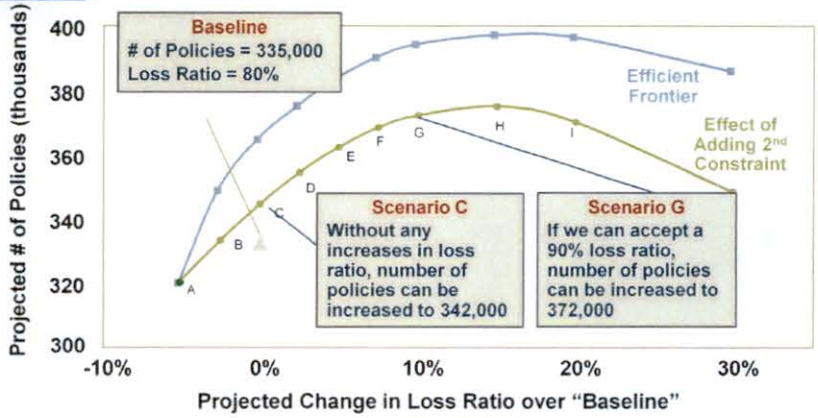
© 2009 Fair Isaac Corporation. Confidential.

Efficient Frontiers
Visibility to Business' Key Metrics

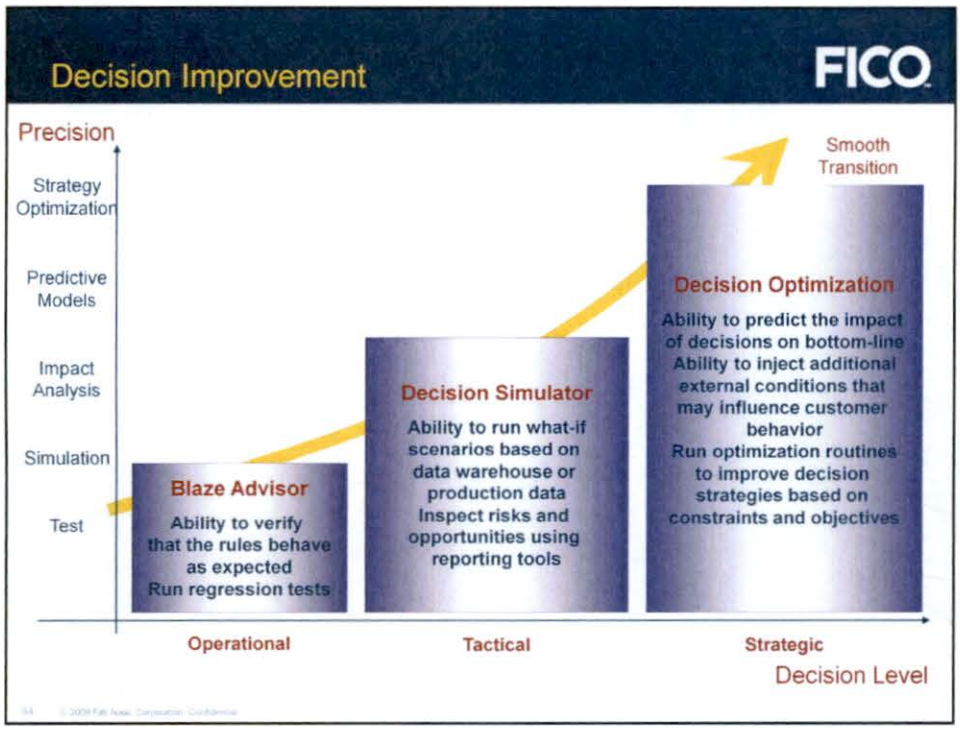
FICO



EFFICIENT FRONTIER
Projected Consequences for Multiple Scenarios



© 2008 Fair Isaac Corporation. Confidential.



© 2009 Fair Isaac Corporation. Confidential.